## Critics of Sunday opening may be given hours deal

Soft sell at the cinema The sof drink，car
or cigretie use by the star in the latest
film is not there by film is not there by
accident．Product placement has become big busines
for the admen． French dressing


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## Ulster extremists wield strike power

 move for Land Rover Ry


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| MPs urge more winter aid for aged By Philip Webster and |
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## Palme＇s murder＇a jigsaw

 with very small pieces？

| Swede or an immigrant who bnew Stockholm well．The murder．spot was well chosen for a get－away on foot． |
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| Police are however，oot ruling out that the assassina tion might have been the work of international terrorists． |
| Stockholm City Counci said a monument where Mr erected on ine spored．it con－ inued to atiract hundreds＇of visitors who threw lowers． mostly red roses，the symbol for social democracy．over a large bloodstain oo．the icy pavemeat |
| The nation still appeared to be in a state of shock Weeping men and women filed imto goverament offices in Stock－ condolence for Mr Ralme． |
| xhe |

Murder in Nablus halts peace bid


＇Hostage ield＇
by prisoners
by prisoners

| Oil price slide wipes out tax cut hopes A octurage Buben withoul <br>  <br>  tax in the Budget in two weeks＇time． ed the need to support the ＂neutral＂Budges．However to be brought together into Budget－day＂employmen <br>  | PAY ÖUT LESS <br> Settla your H．P．Credit Cerds，Bank Loans etti． and have one exsymonthly pryment． <br> AT HALF THE REPAYMEET with usually CRHM TDEPARE <br>  |
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## Baker rejects calls to close Sellafield plant after latest leak



## Strike gets backing of Powell

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## Crops hit worst by

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##  <br> 

| Ban on The Times faces court test By a Staff Reporter | Ex－killer chosen as minister |
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＇Vouchers could have

## kept peace

 in schools？

## BBC chairman gives licence fee warning

| Mr Stuart Young，chairman of the BBC，yesterday de－ fended the need for a licence fee．saying that abandoning it trolling all programme sched－ ules． |  |
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| Putting advertising on the BBC would have grave conse－ quences．hc said．We have to licence fee is not just an impost on the audience for the |  |  |  |
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## Wales

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Mether hits

You are now able to participate for the first time from abroad in the elections for the representatives of General on 21st May 1986． General on 21 st May 1986. Naturally you do wish to make use of your right to vote．
You can register as voter before 24th March，that is to say that your registration forms need to be re－ ceived by the Rijksinspectie in the Hague by that day You can apply for a voters registra－ tion form at the

## Dutch Citizens！

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## Workers unhappy with way unions represent them, poll claims

## By David Hewson

 By David HewsonTrade union membeers are
increasinely unhappey with the


Retirement at 70 proposed for GPs



Disruption threat in Bar pay deadlock By Our Legal Affairs
Correspondent A deadhock between the Bar
and the Aluornee General over and the Aluornec General over
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## HOW TO INVEST IN THE FUTURE ANB CAPHTALISE ONTHE PAST


our polict to combine a series of brilliant technical innovations with the most popular industry standards such as Unix

And to back them with comprehensive support including field engineering, education, training and even business forms.

In 1986, the policy continues. With an important new workstation. a new Tower super-micto, and a new business mainframe computer all due for release. Along with otber computer-based products in an area NCR has made its own: electronic cash dispensing.

All leading-edge products: all compatible with what
has gone before and is to come.
For full details simply contact us on 01-724 4050 .

## Weather hits cathedral charges

Ely Cathedral look $£ 313$ hndechire Fen tandscape. explain
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poople and he Cathedral people and the Cathedra
Friends its supporers club. Frends, its supponers club.
No charges are made al he cathedral on Sundays. A side
chapel for prayers is availahle free of charge throurghour the
week.- Canon Groen More than $£ 5$ million has to
be found for Mo. found for the uplonepp and
restoration of the cathedral
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More than
Naturally, you want a system that incorporates the latest technology.

But often, it also has to be technology that will operate with existing equipment.

It has to be technology with a future - otherwise youll find yourself repeating the evercise sooner chan you think. And it has to be technology operating on a common standard, otherwise you're cut off from a vast selection of software and peripherals.

It's the ability to get the balance right that has made NCR a computer major. From the birth of the first fully transistorised computer (which NCR developed), it's been

## of VDUs

 'soon 50\%' it mind hilinw in wive rs and larger spyte. scult of researcin contifmimg Trequenty encruntered , among loday a handbook that sets out
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numbers are falling. pairs: 350 pairs in Scoland
300 in northem England and
50 in Waies

## 24 keen tor

 travel in space Iwice as popular wih men
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Whan Britons do and spend
on holiday On survey yonducted by Gal
lup for American Express Iup in shows that enthusiass. for
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foreigm holiday his year. 2.6


Leading with technology, without leaving you behind

## Government will not contribute to safety at football grounds

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| hacked by opposition paries,for govenment help for f or golem upgrading of standards which was ordered for all Football League grounds. |  |  |
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| Jobless build ${ }^{\text {Jown }}$ 'hald |  |  |
| Community enterprise has a Spittal Tenants Commounity zerprise Scheme. It mas visited long tradition in Glasgow. The Association in the Glasgow by the assessors at the weekpioneering work io the 1970s suburb of Rurherglen. Their end. |  |  |
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## The assassination of Olof Palme

## Bitter awakening for Sweden



## The successor <br> Mystery man takes helm

|  |  | m Christopher Mosey, Stockholm | in the shadows |  |
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| of | the United States and in 1961 returned to Sweden to become chairman of the Social Democratic Youth Movement. <br> At the age of 31 he was elected MP, and tiree years later gradinated to the post of Under-Secretiry in the CabiDet Office. | future society. | rom Our Correspondent, Stockhol |  |
|  |  |  | The man who killed Mr paces behind his wife and, shadows ousside the hlock of Tunnelgalan, luxury flats where the Swedish Prime Minister lived in chance. |  |
|  |  | ing ins Social Democratitatom |  |  |
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|  |  |  | Stockholm's Old Town, according to the police version of event | He puiled a revolver from the pocket of his coat and fired |
|  |  |  |  |  |
|  |  |  | When Mr Palme and his | hullet into the Prime Minister's back. The hulle severed Mr Palme's aorta. |
|  |  |  | 88.40 pm ( 7.40 pm GMT , on severed Mr Palme's aorta, |  |
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|  |  |  |  | her husband why someone was letting off fireworks, the |
|  |  |  | minutes through cohbled |  |
|  |  |  |  | and |
|  |  |  | a northbound drain and got off |  |
|  |  |  | rree stops further on at |  |
|  |  |  | "Tbicy :then walked a few hundred yards to the Grand | slighty, and ended up on the Opposite side of Sveavagen. |
|  |  |  |  | and ran down Tunnelgatan. pursued by a man who was passing by. |
|  |  |  | Cinema, arriving just before$9 \mathrm{pm}$. The assassin watched |  |
|  |  |  |  |  |
|  |  |  | through the glass doors as the Palmes met their 24 -year-old | passing hy. <br> He scrambled up a dimly lii |
|  |  |  |  | flight of 86 steps to Malmskillnadsgatan, a streetfrequented by drug addicss. |
|  |  |  | som, Marten, and his grifiend |  |
|  |  |  |  | prostilitues and their clients. |
|  |  |  | The Brothers Mo=ant, |  |
|  |  |  | He wanted either inside or ousside - the police are not 11.10 pm . Then he followed as | maze of small streets to reappear on Birger Jarisgatan. a main road running parallel |
|  |  |  |  |  |
|  |  |  |  | with Sveavagen, near Alexandra's. Stockholm's |
|  |  |  |  | trendy night spot The man who had set off in pursuit lost the killer somewhere on route. |
|  |  |  | the capital's main thorough- |  |
|  |  |  |  | a Hage. a 17 -year- |
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|  |  |  |  | the Prime Minister, tried hear1 massaze because she could feel no puise. "His heart started beating again hriefly hut then stopped, she said. |
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|  |  |  | workers and a guarantee offurkher increases should prices further increases cent. Bank rise by 20 per cent. Bankworkers have called an indefiwite protest strike from today | by pastor <br> Cape Town (AFP. Reuter) |
|  |  |  |  |  |
|  |  |  | nite protest strike from today. | Cape Town (AFP. Reuter) <br> - A West German Lulheran. |
|  |  |  | uring the 11 months that | Pastor Gotffied Kraaz ordered to lea ve South Africa hy |
|  |  |  |  |  |
|  |  |  |  | last Friday for "dubious actions against the authorities".preached in Athlone suhub |
|  |  |  | boomed. with one of the highest growth rates in the |  |
|  |  |  |  | preached in Athlöne suburb here yeslerday. |
|  |  |  | world lass year. Workers have enjoyed a sharp increase in purchasing power for the first | Meanwhite. police reponed shooting a man dead when he stoned ineir vehicle near Dur- |
|  |  |  |  |  |
|  |  |  | time in years and unemployment has fallen. Bul the price paid has been continuing high | ban. and said |
|  |  |  |  | "necklace" in a township near Roberison in the Western |
|  |  |  | paid has been continuing high | Cape. |
|  |  |  |  | Drugs seized |
|  |  |  | or 600 per cent would only lead to recession, unemploy- |  |
|  |  |  |  | Dubai (Reuter) - Two Belgians. the British wife of oneof ihem. a Dutchman and a |
|  |  |  | menı and falling salaries," said the Finance Minister, |  |
|  |  |  |  | of them. a Dur Pakistani were arrested when police here seized 2.5 tonnes |
|  |  |  | Government says it expects montily inflation to fall to zero this month. from 14.4 per cent in February. |  |
|  | the mob by firing shots.in the air. |  |  | of hashish in what they said was the bigest single drugs haul in the Gulf. |
| enther |  |  |  |  |
|  |  |  |  | Mrs Betty Svensen. founder |
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|  | appreciaies the canseresponsibly | statemenis yesterday in Am- - Mral-Masn and Mr Simiora man condemning the assassi- were among the leadtng Pales- |  | a fornight treaung 2.300 ail- |
|  |  |  |  | cs |
|  |  |  | were among the leading Palestinians likely to have been asked to meet Mrs Margaret |  |
| that anyone uho is prepared |  |  | Thaccher when she pays ber promised visit to the area later | Lamu of the Kenyal They are lhe island |
|  |  |  |  | form of ransport. |
|  |  |  | the Forengn Secreary, yester- | rraud charge |
|  |  |  | day condemned the shootung. in attempt by three members of another rejecuion front |  |
|  | blessing Last monited ath |  |  | Gloucestershire. who faces |
|  |  | $\frac{\text { ma }}{\text { al- }}$ | group - the Democratic Front for the Liberatuon of Palestune | charges unvolving $£ 150.000$ in counterfent Bank of England |
|  |  |  |  | Eso notes 15 to be extradited |
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|  |  |  |  | Kennedy date |
|  |  |  | erect they had cut through an | Nisu York (AP) - Miss (aroline Kenned. daughter of the former ('S President. is to marry Mr Eduin Schlossberg. a designer |
|  |  |  | electronic wire near the setule- |  |
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A Saver Plus savings account has three levels of interest (shown in the chart below). So the more you save, the higher the rate of interest you'll eam.


As well as quarterly interest youTl also receive twice yearly statements. And there's no loss of interest on withdrawals.


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| Your return <br> net) \% p.a: | 6.75 | 7.75 | 8.50 |

These are the main pias peites of coning a Sacer Plus Account. To open an account just pop intary istland branch or complete the coupon and we ti ce pleasec to send yu detalls and an application form.


## After the Philippines upheaval Joyful millions cheer conquering Corazon

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## Marcos claims he

 stepped down to avert bloodshed
## PROBABLY THE MOST ENLOYABLE INVESTMENT YOU'LL EVER MAKE.

National Savings Income Bonds give you a regular monthly income without touching your savings.


When it comes to enjoying life, an investment in National Savings Income Bonds can make all the difference. Interest is paid monthly, so you get extra money coming in regularly to spend
enjoying life or simply to help pay the bills.

The difference a regular income makes. Income Bonds currently pay $12 \%$ pa. gross. The rate paid may be changed fromitime time to keep it competitive.
nterest is calculated on a day to day basis and sent direct to your home or your bank on the 5th of each month. It is paid inf fư and is subject to tax if you are a taxpayer

This is what $12 \%$ p.a eams you every month:

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| £2,000 | £20 | £ 8,000 | $£ 80$ | £18,000 | £180 |
| £5,000 | $£ 50$ | £10,000 | £100 | £20,000 | $£ 200$ |
| £6,000 | $£ 60$ | £13,000 | $£ 130$ | £25,000. | £250 |
| £7,000 | £70 | £15,000 | $\pm 150$ | £50,000 | $£ 500$ |
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Getting your money out. You need give only 3 months notice to have any Bond repaid. And there will be no loss of interest if you've held your Bond for a year or more (For details of earlier repayment, see paragraph 6 of the prospectus below.)

Invest here and now. You can be sure your investment will always provide a worthwhile income - month in, month out

All you have to do is complete the coupon and send it with your cheque (payable to National Savings') to NSIB, Bonds and Stock Office, Blackpool, FY3 9YP. Or ask for an application form your Post Office.

It's probably the most enjoyable investment you'll ever make.

## National Savings INCOME BONDS



## Moscow offer to West on SS22s

 <br> \section*{} <br> \section*{}
 under an East-West arms con- sity for the stationing or Sovitl
ropld deal
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 Karmal blames US for Afghan stalemate


## González in fighting mood for Nato poll



## Mubarak downgrades four commanders of police mutineers

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## Ukrainian denies he was a Nazi


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## We can pick you up all over the Far East.

Cathay Pacific s H Hong Kongs àrinie. We cary yte business ravelefert ond from more maior Asian destinations, more often and in greater style than any other airline.

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Uganda puts ex-prisoner in its Cabinet
 time oponenen ion frims
 as
 was announced on Uyanda adoo togenimer min other are now 29 ministers in the CabiFive depuly minissters nere woman given a ministerial post nut R-sidean will be Depu-
 Ir Sibazna Kiziosis M Minster or Reqional cooperation. Local Government,and
Nuimba, Education.

Income tax scrapped in Grenada
 Gramed Prime cinisiter, an
 new budget which he saic
ouuld convert Grenada into 3 l island of opportanities.
Mr Blaize has presented Parifiament a budget of 236.4 million East Caribbean doDars
(about
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million), which scrapped 16 other forms.
caxation. including hoote ocupancy lax and ${ }^{\text {and excise duties: }}$ He- also removed a lievy
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Mr Blaze rtiaced Mr Blaize replaced ihe abol
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company tax and a petrol tax.


# 7 REASONS <br> FOR STARTING COMPANY PENSION SCHEME NOW. 

# (The more hard-headed you are, the more you'll like'em.) 



## 1.SERPSisunfair

 and poor value for money.Once; the State Earnings Related Pension Scheme (better known as 'SERPS')


5. Your workforce willenjoy substantial benefits. And sowill you.

The management of any responsible company will take pride in ensuring that its rorkforce is going to enjoy full financial security in retirement. But there are also more direct business reasons for in retirement. But thereare pension scheme.

Employees who are financially secure are likely to prove both more productive and more loyal. And you'll also find that a good pension scheme can be an important factor in persuading more good people to come and work for you.


## 6.Everyday you waste means moremoney down thedrain.

Even before the present Government began its review o pensions legislation, many companies had already elected to contract ou of SERPS in order to provide better pension benefits for heir employees at little cost to themselves.

Now the government has made clear its intention to run SERPS wn, it makes even more sense to contract out.
Throwing good money after bad isn't a good idea, and since號 he extra 2\% incentive when it becomes available, there is every reason to act immediately:

Many companies don't realise that if they contract out of SER Concributions.
t amounts to a subsidy worth approximately $61 / 4 \%$ of payroll A subsidy sosubstantial in fact, that it will cover most of the cos frunning an excellent private pension scheme for the company.

4. It intends to offer another $2 \%$ subsidysoon.

## And the Government's generosity

 doesn't end thereSo keen are they to encourage firms to take over the role of providingemployees with pensions, that thenew Sociabecuosted by provides for the subsill costs as from early 1988.

3. But it is prepared to give a subsidyof 61/4\% of your wage bill if you setup yourown company scheme.


## 7.Crowncan setupaschemefor you without delayor problems.

Crown Financial Management is a leading pensions company that already looks after the interests of more than one million people in the UK, and which providescompany pensionschemes for many thousands of British companies.

Our "FairDeals For Retirement" Plan has been designed ecifically to meet the Government's criteria for contracting out of the Stare Scheme and thus qualifying in full for the Government's generous subsidies.

Our organisation takes care of everything, from producing descriptive literature in your company's name and explaining the benefirs to your employees at specially arranged meetings, right through to paying their pensions when they retire.

Well-deserved pensions that they would not have been able to
Well-deserved had you nothadtheforesight-and thehard-headed commercial sense-toredirectalarge partofyourNational Insurance Contributions into your company's own pension scheme.

Stop throwinggood money after bad.Send usthecoupon.Now:




A survey conducted in 10 countries indicates that the most disabling illness known to man has a biological basis Schizophrenia: the root of the problem
$\mathrm{im}_{\mathrm{h}} \mathrm{h}_{\mathrm{t}}$

# Unleashing an Iron Maiden 

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Sixtrs:




#### Abstract

 


## Just the lady for m'Lord

## 3M's Whisper Telex

breaks the "communication barrier

..without breaking the bank.
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## A child's right to justice

The Government is

| planning to channel |
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| domestic disputes |

into a singie court -




Cheshire Homes are all about caring .in so many ways.

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PLEASE help Us togo on caring and expanding




## SETTLING NOTHING

Grand gestures of protest are
great generators of myth and
illusion. The first myth likely to be propagated about today's stoppage in Northern Ireiand is nat it somehow setlies the
question of the Anglo:lish
agreement. It can do no such Thing There will no doubt be argument over exacty bow
much was stopped for bow long and whether by intimida-
tion or by fiee choice tion or by frie choice. The
government will point to its and lactical and to the strategic
and unionist politionfusion among organizers will point to trite suph and breadth of thei
indefinite. stoppage. wout an force the goverpment to me
thcir demand for the con aband onment.
A single day A single day strike, althou
attracting a great deal attention, cannot answer key question: bow far or ho
many. members of the estant majority are ready to go on testing the goveriment's hhem can stay at home, shut
-their shop, take their tractor to a roadblock without fear of
serious consequences. Whai
proportion of them would ready to do the same indef
nitely? Since the condition thithe: 1986 are not the conditions as those AT 7


## BACK TO BASICS

As the teachers cispure has dragged on, some people hav Fred Jarvis, General Secretar of the main combazant union the National Union of Teach
ers. in demoniacal have, made comparisons witit Mr Scargill. Eyents over th past few days might seen
have endorsed that view. At a very late stage in
negotiations, long after the
othcr teacher unions had sig-
nalled their acceptance of a nalled their acceptance of a
formula worked out in ACAS and secured their members
adherence to it. M5 Jarvis has threatened to to bring the eqtire
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and now claims that the very

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Papandreou, who has his own axe
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to kep the dispute alive in the
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Youithfully,
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## LETTERS TO THE EDITOR

Backward look at better English







## 'Thinking big'




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are best safeguarded if those who make the corporate decisions hire
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MAR WHITEHSE,
Presidnt National Viewers' and
Lisiners' Association.
Ardeleigh.

## Essex



## Oil price question

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Birmingham.
February 27

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## Smooth operator


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 Sold ar Chrisite 5 for $£ 28,490$ ． Christie＇s next sale of clocks an．
will be on 14 May．

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\text { Closing date for on entries is is. } 12 \text { March. }
$$

Those wishing to include their property in this sale
should contact Richard Garnier or Sam Camerer Cus 8 King Street，St．James＇s，London Swiy 60 Tel：（01） 8399060 Telex： 916429

Clifford Longley

## Enduring lesson of martyrdom

OBITUARY
MR OLOF PALME
Swedish role on the world stage


Marriages


Science report
Curing deafness with new blood

## 

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PART TIME ACCOUNTS CLERK Young Accounts Clerk to assist the Financial．Accountant．Elementary
book kecpine．writing cheques and generally helping out where necessary within the dcparment．Hours and salary toly be negotiated Apply in confidence io：－
Mr D B Parkes．Chairma
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London W1X 7 PH

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## Company cars that won't drive you round the bend.

The extra blood, sweat and tears thats usually involved in running company cars. can easily send you running off the rails.

Audi Volkswagen. however. have a tonic for any frayed nerves.

We not only offer you a range of reassuringly reliable cars but do whatever's neccssary to keep them on the road.

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Whether vou ruin one car or a thousand
So put on your thinking cap and let us run your flcet. while you get back to running your business.

## FINANCE AND INDUSTRY







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Small firms 'may have kept jobless down by a quarter'


## Brock turns down

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## BASE LENDING RATES $\xrightarrow{\text { Rap }}$  为  <br> Monpere Bix Raxe

| By Richard Thomson, Banking Correspondent |  |  | by the Chartered Association of Cerilied Accountants thought that audiors should |
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## A painful pregnancy for the Baker plan



## INCOMETAX BEEIEEA 985/86 Guinness Mahon \& Co.

Offers for Subscription under th Business Expansion Scheme by LOCKTONINNS plc
The acquisition and management of a chain of public houses, FREEHOLD and LONG LEASEHOLD, principally "free houses"

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* Assetbacked
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No golden shares for promoters
The Directors of each company will pursue a conservative financing
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of the year ending 5 th April 1986

Closing date 15 th March, 1986, unless extended Tel: 01-623 9333 ( 24 hour service) for copies of either or both of the prospectuses or complete the coupon below.

## To. Guinness Mahon 8 CoLimiled 32 StMary athull LONDONECSP 3 A

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## Dr Kaufman's health warning on US bonds

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## BT pays a high price for Isle of Man contract

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## BOARD MEETINGS



Kleinwort Benson
Whe Kleinwort, Benson Limited mortgage rat the Kill be $13.5 \%$ per annum, and the
wate ersonal loan base rate will be $12.5 \%$ per annum.

# Lloyds Bank 1985 Resullts 

The main features of 1985 were:
$\square$ Higher profit, earnings per share and dividend; and a 1 for 2 scrip issue:

- A significant strengthening of our capital base.
$\square$ Strong performance in UK; Latin American exposure reduced in sterling terms.
$\square$ Continuing prudent approach to provisions for bad and doubtful debts, but write-offs down.
$\square$ The creation of Lloyds Merchant Bank, the sale of our investment in the Royal Bank of Scotland, and the merger of the clearing bank and Lloyds Bank International (1 January 1986).
" 1985 was a year-in which we significantly strengthened our capital base and reduced our relative exposure to international debt problems. The excellent results allow us toincrease the dividendand we propose a further 1 for 2 scrip issue. We shall continue to push forward in 1986"

Sir Jeremy Morse, Chairman of Lloyds Bank Plc


Dividend
The Directors of Lloyds Bank Plc have declared a final dividend for the year ended 31 December 1985 of 13.5 p per share (1984: 11.4p adjusted for the one for two capitalisation issue in 1985), making a total for the year of 21.0 p per share (1984:17.7p). With the related tax credit this is equivalent to 30.0 p per share (1984: 25.2p). The final dividend is payable on 4 April 1986 to shareholders registered on 12 March 1986.

Proposed one for two scrip issue
The Directors will recommend to shareholders at the Annual General Meeting the issue of one new fully paid ordinary $£ 1$ share for every two shares held. Subject to shareholders' approval, the new shares will be issued to holders on the register on 30 May 1986.

## Further information

Further details of Lloyds Bank's 1985 results may be obtained from: Corporate Communications Division, Princess House, 152/156 Upper Thames Street, London EC4R 3UJ. Telephone: 01-929 2777.

## Study materials publisher seeks $£ 1.2 \mathrm{~m}$ for expansion







## $\pm$

Guidelines unsafe and misleading Law Report March 31986 House of Lords


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Debt not discharged by delivery of cheque

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## 

A SPECIAL RĖPORT ON AUSTRALIA/1


## FOLLOW THE LEADER. <br> To most of us, "Follow the Leader" is a game

 where the players imitate the actions of the leader. Similarly, the transport game.

Over the past twenty-five years, the leader in transportation has been revolutionising systems throughout the world, setting the standard others continue to follow. The leader.

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57366/57367.


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 Telephone: (0882Ti) 3311 Telex: H1006 TNTUK. Telefax: (082TiT) 2339.

## FOCUS

## THE QUICKEST EXPORT ROUTE TO SOUTH EAST ASIA IS VIA THIS COUPON.


-Annaal General Meeting

National Australia Bank Limited

## Highlights of the Chairman's Address

Group operating profit after tax in $1984 / 85$ amounted to almost $\$ 302$ million, an increase of $30.1 \%$ perspective with the major changes that have taken place with In Austraiian inancial markets. banks would gain something from the initial round of deregulation. Indeed, it would have been an
unhealihy sign if they had not. The second round of changes involves establishment of the nev bank entrants. There always has been strong compettion within the banking industry; but the next
five years is going to be something of a watershed, as the new entrants make, their bids for a viable share. The success of Australia Bank with an excellent start and it is revamping its strategies to meet these ne
competitive challenges The Bank was first to offer banks and non-banks seeking agency access. Innovations in depost and lending products are taking pacace, somme of which are
well ahead t those being offered by overseas banks in their
domestic markets in new domestic maribets. A new zone
concept will place speciallst service and advice closer to people in branches somaintain relationships.
At the same time, the Bank is Athe same time, the Bank is
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tis presence overseas. It has also established National Australia
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Economic Outlook uggests a dificult outlook environment in the operating High real rates of intereststrike at and development. Real rates of nierest of well over $10 \% \mathrm{per}$ annum, sifile investment and our gains. New irvestment in croductive economic ventures must be allowed to operate unfettered. A healthy stable environment, devoid of the
uncertainties associated with high prerequisite
Of great concern is the fesurgence of inflation and the he Australian dolliar.
Undoutredly a tight monetary stance is a necessary strategy in these circumstances. However, itshould not be allowed to bear policy It will also be necessary or reduce or postpone govert-
ment expenditure and restrain ment expenditure and restrain
wages growth. To maintain wassure on interest rates for too long may well prove highly detriterm prospects.

Rising domestic costs and low returns are severely impacting on arm incomes and depressing property values. The agricultural nomic Community and the istartingmarket and are a poor outlook and resulting arices. The Bank stronot encourages the Federal Government to mainain is protest on Bank, asa major lender to the ural sector, will contimue to ympathetically treat viable
Ultimately the success of National Australia Bank is going to be
closely bound to the future prosperity of our own country Asa financial intermediary, we have
an important role to pley bay we an important role to pley but w
can only play that rode if the economic climate is supportive. Many more hard decisions have yet to be made before we can look the very considerable potential it
undoubtedly possesses.

Sir Robert Law-Smüh, Melbourne.
January 23,
1986.

|  | $1983$ | $1984$ | $1985$ |
| :---: | :---: | :---: | :---: |
| Tbtal Group assets | 23,283 | 27.505 | 35,329 |
| Group operating profit (after tax) | 161 | 228 | 302 |
| Earnings per share | 62 c | 70 c | 8 c |
| Dividend per stock unit | 23 c | 25 c | 27.5 |



## Growth, but no safety margin



## Two-airline policy under review



HOURS FASTER (THEIRS SLOWER)


## Fast new life in the Cinderella state

## This





# Tailor-made Australian businesstrips. Now at 20 Savile Row. 

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Its a big place.
And getting around down under can sometimes be a little difficult.

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But if youd like to know more about how we can help your Australian business travel, send off the coupon. Or contact your travel agent or British Airways.

Better still, come in and see us at 20 Savile Row.

You'll need a tropical wardrobe for Australia anyway.


Slack takes grip after
England lapse into
an old familiar pattern

 Mosmize

## Crowe century as he bounces back



## Kapil Dev retained





Davis well on course for another world title


GOLF

## Storms haunt Americans



## TENNIS

Connors eliminated

## 

French resistance is ground down on debutants' day



Former cup holders are eliminated by Welton

| East Grinstead winners of the Hockey Associalion Cup two scasons aso were eliminated yesterday when they were beaten $2-1$ in the third round by Weetcon, the only Northerni survivors in the compelition. Kevin SLamp and David Bailey scored for Welton and Brum van Asselh for East Grinstead. <br> Isca who reained the Sun ife Wesl League tile on Saturday. also qualified for the fourh round wilh a 3-1 victory over Leicester Westleigh. MarLin. Rodgers and Julian Laion scored for Isca: Suki Obi for Leicester Wesleigh from a penaly stroke. <br> Tourth round with a S-I inict ibe over Ohon and West Warwick- sbire and sbill be Pick nexk opponenls werty and Masters scored for Taunton Vale and Wilkinson for Olon |
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## YACHTING

## Lighter winds

 delay yachts at Cape Horn



 RUGBY RESULTS

 Roman challenger



#### Abstract




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Bone-hard pitches provide a serious threat for players

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| nother memory was happily ked away by Terry Paine. earances across 17 years for champton, when he fiew ne tetter way to round off a <br> $k$ in which be and other ner Sainis had come rogecther to enioy a repeat of ory achieved 10 years sgo at the same score. |  |
| In such an atmosphere of Eetebrairon isk achive shocking to Manchester United than it was in that $F A$ Cup Fingi yet in may prove to much reson to shuddder , t the memory of cocken as that of <br>  defial whics ifa gme ien hand. behind Everon. who are maingiaing the best Merseyside tradition of exeellence coupled will consistency. |  |
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## Runcorn reach third <br> semi-final of season

## Scotland find sharpshooter in three-goal McCoist <br> By Hagh Taylor



WEEKEND FOOTBALL RESULTS AND TABLES



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## rgin England rise out of the pit as the pendulum swings firmly to Paris <br> 










## Lambourn looking <br> forward with relish to Festival

##  <br> <br>  <br> <br>  <br>  <br> 

## Re

Hhils's ath-meather gallop.



## Welsh unable to tip the balance

 RACING:GEOFF LEWIS TAKES FANCIED LINCOLN HOPE RANA PRATAP TO GALLOP ON BARRY HILLS' ALL-WEATHER STRIPDudie can spring


Another Gala occasion
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## surprise in Cup

LEOPARDSTOWN



## 




5.30 rockbrook flat race (Colts and geldings: 5966 : 2 m )




## Savijarvi' <br> first

Cup win

## Financial And Accountancy <br> BADENOCH \& CLARK

## AFUTUREINTHE PROFESSION

 RECENTLY QUALIFIED To $£ 17,000$ NEWLY QUALIFIED Tof14,000 Our client is a progressive and dynamic medium sizedfirm of Chartered Accountants, with a group structure organised on general practice lines. working to the highest technical standards and wholly committed to the business colleague approach to clients. They are newly qualified accountants who see their future as accomplished partners in the profession.
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range of general practice work as well as range of general practice work. as well as experience in
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If you are considering a challenging career in Public
Practice and would like to discuss the opportunities Practice and would like to discuss the
further, call or write to Timothy Burrage.

## 



## Better outlook for graduates



## EDUCATION

## TEACHING POSTS are arailable in the IRAOI UNIERSITIES AND for the academic year 1986/7.



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Today＇s television and radio programmes


## ENTERTAINMENTS

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attacked by Heath over BL

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Heseltine fired another salvo at the Government sapproach
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He said that many people
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He said on TV-am thal the
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Meanwhile Mr Heseltune
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for Defence called for a new
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ment with power and influ-
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 his proposals would be unpop-
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Cabinet commitue chaired
hy a seaior govemment membher. to co-ordinate the
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## Thatcher <br> Business as usual for Moscow



While Soviet ralers deliberated in the Palace of Congresses in the Kremilin (report, pages 5), it was husiness as uspaal for the
citizens of Moscow, queveing for vodka (above) and going to the Bolshoi Theatre, befow. Photographs, Dod Miller.


Frauds involved $\mathfrak{£ 4 0 0 m}$ in bullion'

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ior City dealers. including middle of frauds paying VAT
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and worth a otal of more.tan
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detected hy investigators over
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 Customs said yesterday.
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emping transactions involving Therth f3 billion. Observer is The Customs investigation
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## Village Voice

Postmaster shown the error of his ways


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The Concise Crossword is on page 10

